

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Paula Sue Counterman  
 Debtor

Case No. 16-15942-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Cathleen  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db Paula Sue Counterman, 1230 E Susquehanna St, Allentown, PA 18103-8401  
 tr +MICHAEL H KALINER, Michael H. Kaliner Trustee, 350 South Main Street, Suite 105,  
 Doylestown, PA 18901-4872  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13780316 Aes/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047  
 13786405 Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
 13780323 DeSales University, c/o ACS, PO Box 3295 Box 3295, Milwaukee, WI 53201-3295  
 13780325 Lehigh Valley Health Network, Box 8500, #7821, Philadelphia, PA 19178-8500  
 13785418 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 13780327 Penn Credit Corp, PO Box 988 916 S 14th St., Harrisburg, PA 17108-0988  
 13780328 Performant Recovery, PO Box 9054, Pleasanton, CA 94566-9054  
 13780330 Rushmore Loan Management, 15480 Laguna Canyon Rd Ste 100, Irvine, CA 92618-2132  
 13851958 +Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Rushmore Loan Management Services,  
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: feldmanfiling@rcn.com Jan 26 2017 01:40:01 LYNN E. FELDMAN,  
 Feldman Law Offices, 221 N. Cedar Crest Boulevard, Allentown, PA 18104  
 smg +E-mail/Text: robertsl2@dnb.com Jan 26 2017 01:41:09 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 26 2017 01:40:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 26 2017 01:41:15 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Jan 26 2017 01:41:04 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13837326 EDI: AIS.COM Jan 26 2017 01:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13780317 EDI: BANKAMER.COM Jan 26 2017 01:28:00 Bank Of America, PO Box 2278,  
 Norfolk, VA 23501-2278  
 13780318 EDI: CAPITALONE.COM Jan 26 2017 01:28:00 Capital One, 4851 Cox Rd,  
 Glen Allen, VA 23060-6293  
 13780319 EDI: CAPITALONE.COM Jan 26 2017 01:28:00 Capital One Bank, 4851 Cox Rd,  
 Glen Allen, VA 23060-6293  
 13805739 EDI: CAPITALONE.COM Jan 26 2017 01:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13825349 +E-mail/Text: bankruptcy@cavps.com Jan 26 2017 01:41:10 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 13780320 EDI: CHASE.COM Jan 26 2017 01:28:00 Chase Card Services, PO Box 15298,  
 Wilmington, DE 19850-5298  
 13780321 EDI: WFNNB.COM Jan 26 2017 01:28:00 Comenity Bank/Roamans, PO Box 182789,  
 Columbus, OH 43218-2789  
 13780324 EDI: DISCOVER.COM Jan 26 2017 01:28:00 Discover Financial Services, PO Box 30954,  
 Salt Lake City, UT 84130-0954  
 13785066 EDI: DISCOVER.COM Jan 26 2017 01:28:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13810865 EDI: AGFINANCE.COM Jan 26 2017 01:28:00 ONEMAIN, PO BOX 70912, CHARLOTTE NC 28272-0912  
 13780326 EDI: AGFINANCE.COM Jan 26 2017 01:28:00 OneMain Financial, 6801 Colwell Blvd,  
 Irving, TX 75039-3198  
 13780329 +E-mail/Text: nod.referrals@fedphe.com Jan 26 2017 01:40:19 Phelan Hallinan Schmieg,  
 1617 Jfk Blvd Ste 1400, Philadelphia, PA 19103-1814  
 13821217 EDI: Q3G.COM Jan 26 2017 01:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13780331 EDI: RMSC.COM Jan 26 2017 01:28:00 Synchrony Bank/Care Credit, Box 965036,  
 Orlando, FL 32896-5036  
 13780332 EDI: VERIZONEAST.COM Jan 26 2017 01:29:00 Verizon Pa, 500 Technology Dr,  
 Weldon Spring, MO 63304-2225  
 13780333 +E-mail/Text: Bankruptcy@wsfsbank.com Jan 26 2017 01:42:09 Wilmington Savings Fund Society,  
 500 Delaware Ave 12th Floor, Wilmington, DE 19801-7405

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13780322 ##Creditech, PO Box 130, Bangor, PA 18013-0130

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Cathleen  
Form ID: 309A

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor Wilmington Savings Fund Society, FSB et al...  
bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, FSB et al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LYNN E. FELDMAN on behalf of Debtor Paula Sue Counterman feldmanfiling@rcn.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB et al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Paula Sue Counterman</b>	Social Security number or ITIN	<b>xxx-xx-3860</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed in chapter	<b>13 8/23/16</b>
Case number:	<b>16-15942-ref</b>	Date case converted to chapter	<b>7 1/16/17</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Paula Sue Counterman	
2. All other names used in the last 8 years		
3. Address	1230 E Susquehanna St Allentown, PA 18103-8401	
4. Debtor's attorney Name and address	LYNN E. FELDMAN Feldman Law Offices 221 N. Cedar Crest Boulevard Allentown, PA 18104	Contact phone (610) 530-9285 Email: <a href="mailto:feldmanfiling@rcn.com">feldmanfiling@rcn.com</a>
5. Bankruptcy trustee Name and address	MICHAEL H KALINER Michael H. Kaliner Trustee 350 South Main Street Suite 105 Doylestown, PA 18901	Contact phone 215-230-4250 Email: <a href="mailto:mhkaliner@gmail.com">mhkaliner@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 1/25/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 17, 2017 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Allentown Federal Courthouse,          504 W. Hamilton Street,          Allentown, PA 18101</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 4/18/17</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	